

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant | Michael David Erlanger |
| Application No. 09/370,619 | Filing Date: August 7, 1999 |
| Title of Application: | Efficient Market For Financial Products |
| Examiner | Ella Colbert |
| Art Unit | 3694 |

Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

Supplemental Response to Official Action

In further response to the Official Action dated **4 April 2008**, Applicant submits supplemental objective indicia of nonobviousness which has occurred since the filing of Applicant's Response to Office Action on October 3, 2008.

Specifically, on November 18, 2008, the Congressional Research Service discussed the benefits of concepts embodied in the claimed invention in a report to Congress. The Congressional Research Service is the public policy research arm of the United States Congress. As a legislative branch agency within the Library of Congress, CRS works exclusively and directly for Members of Congress, their Committees and staff on a confidential, nonpartisan basis. Information regarding the credentials of the Congressional Research Service is submitted as Exhibit A.

The CRS Report for Congress regarding "Financing Recovery from Large Scale Natural Disasters" issued November 18, 2008. A copy of the Report is submitted as Exhibit B. At page CRS-20, the Congressional Analyst has cited the Patent Owner's "Transaction Credits" concepts which are defined in the present application and its prior patent as facilitating a transaction platform with the capacity to illuminate opaque capital markets. It is unheard of for a private company such as the Patent Owner to be

mentioned in a CRS Report. The inclusion of a discussion of the Patent Owner's technology in the CRS Report is objective indicia of non-obviousness.

The claimed invention is not obvious in view of the art of record. None of the cited art discloses, enables, describes, or suggests the claimed invention.

Respectfully submitted,

December 19, 2008

/Stephen P. McNamara/

Stephen P. McNamara, Registration No. 32,745
Todd M. Oberdick, Registration No. 44,268
Attorneys for Applicant
ST.ONGE STEWARD JOHNSTON & REENS LLC
986 Bedford Street
Stamford, CT 06905-5619
Tel. 203 324-6155